

**REMARKS**

This application has been reviewed in light of the Office Action dated November 17, 2005. Claims 22, 24, 25, 31-33, 36, 38-45, 56, and 57 are presented for examination, of which Claims 22, 24, 31, 36, 38, 56, and 57 are in independent form. Claims 22, 25, 31, 40, 41, and 57 have been amended as discussed below. Favorable reconsideration is requested.

Applicants acknowledge with appreciation the indication that Claims 24, 36, 38-40, 43-45, and 56 have been allowed and that Claims 32 and 33 have been indicated as allowable if rewritten in independent form.

Claims 22, 25, 31, 41, and 57 were rejected under 35 U.S.C. § 112, second paragraph, as indefinite. Specifically, the Examiner takes issue with the terms “conditions-of-use parameters” and “limited-use condition”. These rejections are respectfully traversed, because it is believed that one of ordinary skill in the art would readily be able to ascertain the meaning of these terms, particularly when they are “analyzed, not in a vacuum, but in light of: (A) The content of the particular application disclosure; (B) The teachings of the prior art; and (C) The claim interpretation that would be given by one possessing the ordinary level of skill in the pertinent art at the time the invention was made.” M.P.E.P. § 2173.02.

For example, the Background section of the specification, at page 4, line 3, through page 5, line 19, discusses limited use credit card numbers that must satisfy certain conditions of use during the transaction approval process. Elsewhere, the specification provides a detailed discussion of conditions-of-use parameters:

In another preferred embodiment, the STN 15 may have limited-use (or conditions-of-use) parameters placed upon it by either the cardholder 1, merchant 2, or the card provider 3 in order for the numbers to be restricted for particular uses. Alternatively, the cardholder 1 is able to choose system default parameters of use. Parameters may include, for example: (i) use of the STN 15 is good for a predetermined number of transactions; (ii) cardholder-determined expiration dates (i.e., STN 15 will be generated with expiration dates that are associated but unrelated to the expiration date of the cardholder's PCC 20 number, other than that it cannot exceed the expiration date of the PCC 20 account); (iii) limiting use of the STN 15 to a specified dollar amount, dollar amount per transaction, total dollar amount for pre-designated number of transactions, maximum dollar amount per month, etc.; (iv) use of the STN 15 for a specified merchant only; (v) restricting use to a specified user, other than primary cardholder (e.g., child, spouse, gift recipient, etc.); or (vi) any combination of these or similar features, for example, a number can be used at a specified merchant only for a pre-designated number of transactions and for a maximum dollar amount. In an exemplary online embodiment, a cardholder 1 may desire to require all online transactions (e.g., purchases) be performed using only STNs, or alternatively, be performed only with specific merchants as defined. If the cardholder (or another individual) uses a physical charge card number for an online payment in violation of this condition, the card provider 3 would decline the authorization.

Specification at page 18, lines 12-32. Thus, it is believed that one of ordinary skill in the art would be able to ascertain the metes and bounds of the claims in view of the specification.

Nevertheless, to advance prosecution, Claims 22, 25, 40, 41, and 57 have been amended to recite that the conditions-of-use parameters define at least a predetermined restriction on use of the secondary transaction number (Claim 40 was not rejected in the Office Action but contains language similar to that of the rejected claims). Similarly, Claim 31 has been amended to recite that the limited-use conditions define at least a predetermined restriction on use of the secondary transaction number.


It is believed that the rejections under Section 112, second paragraph, have been obviated, and their withdrawal is therefore respectfully requested.

In view of the foregoing amendments and remarks and as there are no prior art rejections outstanding, Applicants respectfully request favorable reconsideration and an early passage to issue of the present application.

No petition to extend the time for response to the Office Action is deemed necessary for this Amendment. If, however, such a petition is required to make this Amendment timely filed, then this paper should be considered such a petition and the Commissioner is authorized to charge the requisite petition fee to Deposit Account 06-1205.

Applicants' undersigned attorney may be reached in our New York Office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address listed below.

Respectfully submitted,



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